



General Assembly

January Session, 2007

Committee Bill No. 109

LCO No. 3822

03822SB00109INS

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

AN ACT REQUIRING AUTOMOBILE INSURANCE DISCOUNTS FOR DRIVERS SIXTY YEARS OF AGE AND OVER WHO COMPLETE AN ACCIDENT PREVENTION COURSE.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Subsection (a) of section 38a-683 of the general statutes is
2 repealed and the following is substituted in lieu thereof (*Effective*
3 *October 1, 2007*):

4 (a) The premium charges for a private passenger nonfleet
5 automobile under an automobile liability or physical damage
6 insurance policy for any principal operator who has attained the age of
7 [sixty-two] sixty years and has submitted proof of successful
8 completion of an accident prevention course approved by the
9 Commissioner of Motor Vehicles shall be appropriately modified to
10 reflect such operator's reduced exposure to loss. Such course shall be
11 completed within one year prior to the initial application of the
12 discount or, for subsequent applications of the discount, within one
13 year of the expiration of the current discount period. If proof of
14 successful completion of such course is submitted during the term of a
15 policy, any premium modification shall become effective upon the next

16 renewal. A minimum discount of five per cent shall be applicable to
17 premium charges for such automobile for policies effective on and
18 after July 1, 1983. The discount shall apply to the premium charges for
19 the automobile for at least twenty-four months. This section shall not
20 apply to any group automobile insurance policy issued pursuant to
21 section 38a-803 under which premiums are broadly averaged for the
22 group rather than determined individually.

This act shall take effect as follows and shall amend the following sections:		
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Section 1	October 1, 2007	38a-683(a)
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Statement of Purpose:

To enhance driver safety by encouraging individuals sixty years of age and older to take and pass an accident prevention course approved by the Commissioner of Motor Vehicles.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]

Co-Sponsors: SEN. CRISCO, 17th Dist.; SEN. PRAGUE, 19th Dist.

S.B. 109